

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<i>In re</i> Application of:)	
)	
TAYLOR, James W. <i>et al.</i>)	Examiner: APPLE, Kirsten
)	
Appln. No.: 09/872,447)	Group Art Unit: 3693
)	
Filed: June 1, 2001)	Confirmation No. 2082
)	
For: SYSTEM AND METHOD)	
FOR OFFERING A)	
FINANCIAL PRODUCT)	

RESPONSE UNDER 37 C.F.R. § 1.113

MAIL STOP AFTER FINAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

I. INTRODUCTION

In response to the Office Action mailed December 13, 2006 (the “Office Action”), Applicants hereby offer the following response. A brief index of the present communication follows.

- Listing of the Claims begin on page 2 of this paper.
- Remarks/Arguments begin on page 13 of this paper.